

General Information for Filing a Consumer Complaint

The Kentucky Department of Insurance's Consumer Protection and Education Division was created to assist residents of the Commonwealth with issues related to the insurance industry.

One main function is the handling of consumer complaints. If you are unable to resolve an insurance problem to your satisfaction by contacting the agent, company, etc., you should contact our office. You must submit your complaint in writing or electronically. We cannot accept verbal complaints. Submitting the complaint in writing avoids any miscommunication and should allow a more accurate answer to your complaint. If you have questions that aren't covered by this information sheet or if you just want to discuss your case prior to filing a complaint, please contact us at 1-800-595-6053. The TTY line for the deaf/hard-of-hearing is 1-800-462-2081.

You may submit your complaint to us by mail or fax or by using the online complaint form at our Web site <http://doi.ppr.ky.gov>. -- under Consumer Protection and Education. Please be advised that if you send your complaint electronically, the Department of Insurance cannot guarantee privacy during transmission. Please do not include any sensitive or personal information in your electronic submission.

You will receive a written notice that your complaint has been received. The staff member assigned to your case may contact you if she/he has additional questions. Therefore, it is very important that you include your name, address and daytime telephone number.

Some Tips for an Effective Complaint

Your written complaint should include:

- Your name, address and daytime telephone number. (*Please include your street address if your mailing address is a P.O. Box.*)
- The type of insurance involved (homeowner's, health, auto, life, etc.).
- The company involved in your complaint.
- Your policy, claim, ID or group number (include any that apply). (*If your complaint is related to health insurance, please attach a copy of both sides of your health plan identification card.*)
- A summary of your complaint, including copies of any related documents. (*Please do not send originals.*)

Once your written complaint is received, the company will be notified and asked to respond within 15 business days. This deadline is strictly enforced and your complaint is monitored to be certain it is being handled in a timely manner. A normal case should be completed within 30 days.

Filing a complaint on behalf of another person

Please be aware that due to federal and state privacy regulations, you may be required to furnish a copy of your Power of Attorney or to provide a signed form granting Designation of Authority for Third Party Complaints if you are filing on behalf of another person. This authorizes you to act as another person's representative for the purposes of filing and investigating the complaint. You can obtain this form by calling the Consumer Protection and Education Division at 1-502-564-6034 or 1-800-595-6053. The form is also available online at department's Web site -- <http://doi.ppr.ky.gov>. Click on "Free Publications" and look under the heading "Department of Insurance."

Additional Information

Keep in mind that the Department of Insurance does not have authority over cases involving matters outside its jurisdiction. In those circumstances, you may be referred to another agency. For instance, some self-funded insurance plans fall under federal regulations so we will give you the necessary information to report those issues to the U.S. Department of Labor.

Be certain to review your policy carefully. Knowing the specifics of your coverage can avoid problems and complaints.

The Kentucky Department of Insurance will take appropriate action following the investigation of your case.

Kentucky Department of Insurance

Division of Consumer Protection and Education

P.O. Box 517, Frankfort, KY 40602-0517

Toll-Free: 1-800-595-6053 TTY for deaf/hard-of-hearing: 1-800-462-2081

Consumer Protection: (502) 564-6034, Fax: (502) 564-6090

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